Capitec Bank Holdings Limited
Registration number: 1999/025903/06
Incorporated in the Republic of South Africa
Registered bank controlling company
JSE share code: CPI ISIN: ZAE000035861
JSE preference share code: CPIP ISIN: ZAE000083838
"Capitec" or "the Company"

DECLARATION AND FINALISATION ANNOUNCEMENT RELATING TO NAME CHANGE

Shareholders are referred to the results of Capitec's annual general meeting ("**AGM**") released on SENS on 3 August 2026, confirming the approval of the resolutions proposed at the AGM, including special resolution number 2 pertaining to the proposed change of the Company's name to Capitec Limited ("**Name Change**").

Special resolution number 2 was filed with the Companies and Intellectual Property Commission ("**CIPC**") and the Company has received confirmation of its registration from the CIPC, thereby approving and effecting the Name Change.

The salient dates relating to the Name Change are set out below:

Publication of declaration and finalisation data	Monday, 3 August 2026
Last date to trade in the existing shares prior to the Name Change	Tuesday, 25 August 2026
Termination date for trading in the existing shares under the old name of "*Capitec Bank Holdings Limited*"	Wednesday, 26 August 2026
Commencement of trading in new shares under the new name of "*Capitec Limited*"	Wednesday, 26 August 2026
Record date for the Name Change	Friday, 28 August 2026
Dematerialised shareholders will have their accounts at their CSDP or Broker updated to reflect the Name Change and certificated shareholders will have their entitlements credited to Computershare Nominees Proprietary Limited pending the surrender of their documents of title with new shares under the new name.	Monday, 31 August 2026

Notes:
1) Share certificates in the name of Capitec Bank Holdings Limited may not be dematerialised or rematerialised after the last day to trade prior to the Name Change, being Tuesday, 25 August 2026 ("**LDT**"). After LDT, shareholders who previously held share certificates must contact Computershare Proprietary Limited, should they wish to trade these shares.
2) Shareholders are reminded that shares in companies listed on the JSE can no longer be bought or sold on the JSE unless they have been dematerialised onto the Strate system. It is therefore suggested that certificated shareholders should consider dematerialising their shares and replacing them with electronic records of ownership. In

this regard, shareholders may contact either their own Broker or a preferred CSDP.

Shareholders are reminded that the Company will remain listed on the Main Board of the JSE in the Banks sector of the Financials industry. Upon implementation of the Name Change, the following will remain unchanged:

- JSE share code: CPI
- Abbreviated name: Capitec
- ISIN: ZAE000035861

The Company will also retain its shareholder register and trading history.

Stellenbosch
3 August 2026

Sponsor
PSG Capital